

**MAY 19 2008**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**ATTORNEY DOCKET NO. 049212-0103**

**Applicant:** Bruce BENT et al.  
**Title:** MONEY FUND BANKING  
SYSTEM WITH MULTIPLE  
BANKS AND/OR RATES  
**Appl. No.:** 09/677,535  
**Filing Date:** 10/02/2000  
**Examiner:** Daniel S. Felten  
**Art Unit:** 3696  
**Confirmation Number:** 4334

**AMENDMENT AND REPLY UNDER 37 CFR 1.111**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Sir:**

This is in response to the non-final Office Action dated November 20, 2007, concerning the above-referenced patent application.

**Remarks begin on page 2 of this document.**